

United States Bankruptcy Court  
Eastern District of Virginia

In re **Crystal L. Stamos**

Debtor

Case No. **23-33828**

Chapter **13**

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [*Specify reason for amendment: \_\_\_\_\_*]  
*Check if applicable:* ☐ Soc. Sec. No. amended. [*If applicable: An original, signed Official Form 121 was mailed/hand-delivered to the Clerk's office on \_\_\_\_\_.\**]
- ☐ Summary of Your Assets and Liabilities (and Certain Statistical Information - Individuals Only)
- ☒ Declaration (Individuals - Form 106Dec) (Non-Individuals - Form 202)
- ☐ Schedule A/B – Property
- ☐ Schedule C – The Property You Claim as Exempt
- ☒ Schedule D – Creditors Who Hold Claims Secured by Property (See LBR 1009-1)
- ☐ Schedule E/F – Creditors Who Have Unsecured Claims (See LBR 1009-1)
- (\$34.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):**
- ☒ **Creditor(s) added** ☐ **Creditor(s) deleted**
- ☐ **Change in amounts owed or classification of debt**
- ☐ **No pre-petition creditors added/deleted, or amounts owed or classification of debt changed.** [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ **Post-petition creditors added (Schedule of Unpaid Debts)**
- REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G – Executory Contracts and Unexpired Leases
- ☐ Schedule H – Your Codebtors
- ☐ Schedule I – Your Income
- ☐ Schedule J – Your Expenses

[NOTE: The form “NOTICE TO CREDITOR(S) (RE AMENDMENT)” is still required when adding or deleting creditors.

**\*Amendment of debtor(s) Social Security Number requires that this cover sheet together with a completed Official Form 121 – Statement About Your Social Security Numbers be electronically filed or submitted to the Clerk’s Office for “restricted” entry of the amended Social Security Number into the case record.]**

- ☐ Statement of Financial Affairs
- ☐ Statement of Intention for Individuals Filing Under Chapter 7
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11: The List of Creditors Who Have the 20 Largest Unsecured Claims Against You Who Are Not Insiders
- ☐ Attorney’s Disclosure of Compensation
- ☐ Other: \_\_\_\_\_

**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: \_\_\_\_\_.

Date: **August 8, 2024**

**/s/ Pia J. North**

**Pia J. North 29672**

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]

State Bar No.: **29672 VA**

Mailing Address: **North Law Bar# 29672  
5913 Harbour Park Drive  
Midlothian, VA 23112**

Telephone No.: **(804) 739-3700**

**United States Bankruptcy Court  
Eastern District of Virginia**

In re **Crystal L. Stamos**

Debtor(s)

Case No. **23-33828**

Chapter **13**

**TO:**

**CB Rentals, LLC  
P.O. Box 330895  
Murfreesboro, TN 37133**

**Johnie R. Muncy, Esq.  
Samuel I. White, P.C.  
1804 Staples Mill Road; #200  
Richmond, VA 23230**

**NOTICE TO  
CREDITOR(S) (RE AMENDMENT)**

NOTICE IS HEREBY GIVEN that an amendment to the above-captioned debtor's schedules has been filed

- ☒ adding you as a creditor,  
☐ deleting you as a creditor,  
☐ correcting your address

A copy of the amendment is forwarded to you together with this notice.

***[If amendment is adding creditor(s)]*** NOTICE IS FURTHER GIVEN that also forwarded to you together with this notice is a copy of the notice of the meeting of creditors called by the United States Trustee pursuant to Federal Rule of Bankruptcy Procedure 2003, giving the particulars of the case and stating the last date for the filing of claims (*if any was given*), for filing complaints objecting to the discharge and complaints to determine the dischargeability of certain debts; a copy of the discharge of the debtor, *if one has been entered*, a subsequent notice to file claims, *if one has been issued*, and any other filed document affecting the rights of the added creditor(s).

**Crystal L. Stamos**

Date: **August 8, 2024**

By **/s/ Pia J. North**

Attorney for Debtor [or *Pro Se* Debtor]

State Bar No.: **29672 VA**

Address: **North Law Bar# 29672  
5913 Harbour Park Drive  
Midlothian, VA 23112**

Telephone No.: **(804) 739-3700**

**CERTIFICATION**

I certify that on **August 9, 2024**, I served a copy of the foregoing notice on the United States Trustee, any appointed trustee, and any and all entities affected by the amendment pursuant to Local Bankruptcy Rule 1009-1(A).

**/s/ Pia J. North**

**Pia J. North 29672**

Attorney for Debtor [or *Pro Se* Debtor]

Stamos, Crystal - 23-33828

Case 23-33828-KRH

Doc 48

Filed 09/16/24

Entered 09/16/24 16:06:07

Desc Main

CB Rentals, LLC

Document

Page 3 of 8

P.O. Box 330895

Murfreesboro, TN 37133

Johnie R. Muncy, Esq.

Samuel I. White, P.C.

1804 Staples Mill Road; #200

Richmond, VA 23230

Fill in this information to identify your case:

Debtor 1 **Crystal L. Stamos**  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF VIRGINIA**

Case number **23-33828**  
(if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
<b>2.1 CB Rentals, LLC</b> <small>Creditor's Name</small>  <b>P.O. Box 330895</b> <b>Murfreesboro, TN 37133</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>\$4,522.00</b>	<b>\$3,000.00</b>	<b>\$1,522.00</b>
<p><b>Describe the property that secures the claim:</b>  <b>Shed - Old Hickory Building (Rent to Own)</b></p> <p><b>As of the date you file, the claim is:</b> Check all that apply.  <input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.  <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)  <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)  <input type="checkbox"/> Judgment lien from a lawsuit  <input checked="" type="checkbox"/> Other (including a right to offset) <b>Lease - Rent to Own</b></p> <p><b>Who owes the debt?</b> Check one.  <input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim relates to a community debt</p> <p><b>Date debt was incurred</b> _____ <b>Last 4 digits of account number</b> _____</p>			

<b>2.2 Chesterfield County</b> <small>Creditor's Name</small>  <b>P.O. 70</b> <b>Chesterfield, VA 23832</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>\$1,700.00</b>	<b>\$0.00</b>	<b>\$1,700.00</b>
<p><b>Describe the property that secures the claim:</b>  <b>2023 Real estate tax \$1,700</b></p> <p><b>As of the date you file, the claim is:</b> Check all that apply.  <input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.  <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)  <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)  <input type="checkbox"/> Judgment lien from a lawsuit  <input type="checkbox"/> Other (including a right to offset)</p> <p><b>Who owes the debt?</b> Check one.  <input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim relates to a community debt</p> <p><b>Date debt was incurred</b> _____ <b>Last 4 digits of account number</b> _____</p>			

Debtor 1 **Crystal L. Stamos** Case number (if known) **23-33828**

First Name Middle Name Last Name

**2.3 Conn's HomePlus**

Creditor's Name

**Box 2358  
Beaumont, TX 77704**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

**Describe the property that secures the claim:**

**Broken and discarded**

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Purchase Money Security**

**\$3,292.00**

**Unknown**

**Unknown**

**Opened  
10/19 Last  
Active  
Date debt was incurred 5/10/23**

**Last 4 digits of account number 2030**

**2.4 Consumer Portfolio  
Sevrs Inc.**

Creditor's Name

**19500 Jamboree Rd  
Irvine, CA 92612**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

**Describe the property that secures the claim:**

**2018 Chrysler Pacifica 100,000 miles  
Co-owner- David Jones, husband**

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Title**

**\$24,667.00**

**\$15,063.00**

**\$9,604.00**

**Opened  
12/22 Last  
Active  
Date debt was incurred 10/26/23**

**Last 4 digits of account number 6097**

Debtor 1 **Crystal L. Stamos**

Case number (if known) **23-33828**

First Name Middle Name Last Name

2.5

**Westlake Portfolio  
Mngmt, LLC**

Creditor's Name

**4751 Wilshire Blvd  
Los Angeles, CA 90010**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2015 Chrysler 200 140,000 miles  
Value NADA \$9,500  
NO LIENS  
Debt paid in full with her tax refund  
money in September 2023.**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

**Nature of lien.** Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

**\$0.00**

**\$9,500.00**

**\$0.00**

**Who owes the debt?** Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

**Title - Paid off in September. \$4,017 still on credit report**

**Opened  
07/17 Last  
Active**

Date debt was incurred **6/08/23**

Last 4 digits of account number **7648**

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$34,181.00**

If this is the last page of your form, add the dollar value totals from all pages.  
Write that number here:

**\$34,181.00**

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

[ ] Name, Number, Street, City, State & Zip Code

**Conn's Home Furnishing  
c/o Becket & Lee LLP  
PO Box 3002  
Malvern, PA 19355-0702**

On which line in Part 1 did you enter the creditor? **2.3**

Last 4 digits of account number \_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code

**Conn's HomePlus  
2445 Technology Forest Blvd  
Building 4, Suite 800  
The Woodlands, TX 77381**

On which line in Part 1 did you enter the creditor? **2.3**

Last 4 digits of account number \_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code

**Consumer Portfolio Services, Inc.  
Attn: Bankruptcy  
Po Box 57071  
Irvine, CA 92619**

On which line in Part 1 did you enter the creditor? **2.4**

Last 4 digits of account number \_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code

**Johnie R. Muncy, Esq.  
Samuel I. White, P.C.  
1804 Staples Mill Road; #200  
Richmond, VA 23230**

On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number **jmuncy@siwpc.com**

Debtor 1 **Crystal L. Stamos**

First Name

Middle Name

Last Name

Case number (if known)

**23-33828**

[ ]

Name, Number, Street, City, State & Zip Code

**Old Hickory Buildings  
841 Clovis Ave Suite B  
Clovis, CA 93612**

On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number \_\_\_\_

[ ]

Name, Number, Street, City, State & Zip Code

**Scott & Associates  
PO Box 113297  
Carrollton, TX 75011**

On which line in Part 1 did you enter the creditor? **2.3**

Last 4 digits of account number \_\_\_\_

[ ]

Name, Number, Street, City, State & Zip Code

**Westlake Portfolio Management, LLC  
Attn: Bankruptcy  
Po Box 76809  
Los Angeles, CA 90054**

On which line in Part 1 did you enter the creditor? **2.5**

Last 4 digits of account number \_\_\_\_

Debtor 1	<b>Crystal L. Stamos</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF VIRGINIA</u>			
Case number	<b>23-33828</b>		
(if known)			

## Declaration About an Individual Debtor's Schedules